

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jossette Santiago
 Debtor

Case No. 16-18535-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Apr 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2017.

db	+Jossette Santiago, 12414 Academy Rd., Philadelphia, PA 19154-1929
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
13837569	+Mohela/Dept. of Ed, 633 Spirit Dr., Chesterfield, MO 63005-1243
13869029	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13880612	+Toyota Motor Credit Corp., c/o Matteo S. Weiner, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13842557	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13889252	+US Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Apr 14 2017 01:20:46 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2017 01:20:07 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 14 2017 01:20:34 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 14 2017 01:20:18 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13840530	EDI: AIS.COM Apr 14 2017 01:13:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13895109	EDI: RESURGENT.COM Apr 14 2017 01:13:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13837558	EDI: CAPITALONE.COM Apr 14 2017 01:13:00 Capital One Bank USA N, 15000 Capital One Dr., Richmond, VA 23238
13837570	+EDI: CAPONEAUTO.COM Apr 14 2017 01:13:00 Capital One Auto Finan, 3901 Dallas Pkwy., Plano, TX 75093-7864
13837555	+EDI: CAPITALONE.COM Apr 14 2017 01:13:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
13837563	+EDI: CHASE.COM Apr 14 2017 01:13:00 Chase Card, PO Box 15298, Wilm., DE 19850-5298
13837557	+EDI: WFNNB.COM Apr 14 2017 01:13:00 Comenity Bank/Vctrssec, PO Box 182789, Columbus, OH 43218-2789
13837556	+EDI: WFNNB.COM Apr 14 2017 01:13:00 ComenityCB/Modell Visa, 3100 Easton Square Pl., Columbus, OH 43219-6232
13837559	+EDI: RCSFNBMARIN.COM Apr 14 2017 01:13:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
13837564	+EDI: TSYS2.COM Apr 14 2017 01:13:00 Mcydsnb, 9111 Duke Blvd., Mason, OH 45040-8999
13841532	+EDI: AGFINANCE.COM Apr 14 2017 01:13:00 OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
13837567	+EDI: DRIV.COM Apr 14 2017 01:13:00 Santander Consumer USA, PO Box 961245, Ft. Worth, TX 76161-0244
13895826	+EDI: DRIV.COM Apr 14 2017 01:13:00 Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
13837565	+EDI: RMSC.COM Apr 14 2017 01:13:00 Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005
13837562	+EDI: RMSC.COM Apr 14 2017 01:13:00 Syncb/JCP, PO Box 965007, Orlando, FL 32896-5007
13837566	+EDI: RMSC.COM Apr 14 2017 01:13:00 Syncb/Tjx Cos, PO Box 965005, Orlando, FL 32896-5005
13837554	+EDI: RMSC.COM Apr 14 2017 01:13:00 Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
13880095	+EDI: RMSC.COM Apr 14 2017 01:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13837561	+EDI: WTRRNBNK.COM Apr 14 2017 01:13:00 TD Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
13837568	+EDI: TFSR.COM Apr 14 2017 01:13:00 Toyota Motor Credit Co., 240 Gibraltar Rd., Ste. 260, Horsham, PA 19044-2387
13837560	+EDI: BLUESTEM Apr 14 2017 01:13:00 Webbank/Fingerhut, 6250 Ridgewood Rd., St. Cloud, MN 56303-0820

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Josette Santiago			Social Security number or ITIN xxx-xx-7643
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)				Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania			Date case filed for chapter 13 12/9/16
Case number: 16-18535-sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Josette Santiago	
2. All other names used in the last 8 years	aka Josette Amill Perez, aka Josette Perez	
3. Address	12414 Academy Rd. Philadelphia, PA 19154	
4. Debtor's attorney Name and address	Josette Santiago 12414 Academy Rd. Philadelphia, PA 19154	Contact phone _____ Email: NO EMAIL ADDRESS FOUND
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ectmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office -- <u>8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 4/13/17

For more information, see page 2

Debtor Jossette Santiago

Case number 16-18535-sr

7. Meeting of creditors	May 12, 2017 at 1:00 PM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/11/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/10/17
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/7/17
	Deadlines for filing proof of claim: <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 per month for 36 months. The hearing on confirmation will be held on: 6/14/17 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	